



RESPONSIBLE REFORM FOR THE MIDDLE CLASS DEMOCRATS.SENATE.GOV/REFORM

Maine: The Cost of Inaction

Maine Families Suffer

Maine insurance premiums skyrocket

- ✓ In 1997, family health insurance purchased through an employer cost \$5,071.
- ✓ In 2006, the same family health insurance cost \$12,363.
- ✓ By 2016, the same insurance is projected to cost \$30,142, a 144 percent increase over 2006, which will consume 58.4 percent of projected Maine median family income.

More uninsured Mainers

- ✓ Every day, 70 Mainers lose their health insurance.
- ✓ During the last two years, 280,000 Mainers under age 65 went without health insurance for some time, which is 25.2 percent of the under 65 population.
- ✓ In 2007, 118,935 Mainers under age 65 were uninsured for the entire year, which is 10.6 percent of the under 65 population.

Mainers pay higher premiums due to the uninsured

- ✓ Maine families pay a “hidden tax” of \$800 on their health insurance premiums due to the unpaid costs of care for the uninsured.

Fewer choices due to consolidated market

- ✓ The two largest health insurance companies in Maine have a combined market share of 88 percent.

Maine Businesses Suffer

Fewer Mainers have health coverage at work

- ✓ In 2002, 65.3 percent of Mainers under age 65 had employer-sponsored health insurance.
- ✓ In 2007, 61.5 percent of Mainers had coverage through their employer.

Maine Economy Suffers

Health care spending climbs

- ✓ In 2004, Maine spent \$8.6 billion on health care.
- ✓ This spending level represents \$6,540 per capita, and is 19.4 percent of the Gross State Product.

Lost economic output of the uninsured due to shorter lives and poorer health

- ✓ This year, the Maine economy will lose \$410 million - \$810 million due to the shorter lives and poorer health of the uninsured.